

Information to identify the case:

Debtor 1	Sharon Lynn Wilson	Social Security number or ITIN xxx-xx-9075
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-16349-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon Lynn Wilson
aka Sharon Lynn Wilson

6/23/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sharon Lynn Wilson
Debtor

Case No. 22-16349-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Jun 23, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db	#+ Sharon Lynn Wilson, 37 Rowland Street, Palmyra, NJ 08065-1831
aty	+ John Ciocco, Hoffman DiMuzio, PA, 412 Swedesboro Road, Mullica Hill, NJ 08062-1816
r	Ranjeet Kaur, Weicher Realtors - Burlington, Burlington-Mt. Holly Rd., Burlington, NJ 08016
519679470	Fortiva Credit Card, PO Box 1055555, Atlanta, GA 30348
519679476	+ Kirschenbaum & Kirschenbaum, P.C., 200 Garden City Plaza, Suite 315, Garden City, NY 11530-3357
519679478	Lincoln Heritage Life Insurance Company, PO Box 29045, Phoenix, AZ 85038-9045
519679489	+ SBS - Central Billing Office, PO Box 4008, Lancaster, PA 17604-4008
519679490	+ Slomin's Inc, 28 Kennedy Blvd, East Brunswick, NJ 08816-1255
519734429	+ Slomin's, Inc., c/o Kirschenbaum & Kirschenbaum, PC, 200 Garden City Plaza, Suite 315, Garden City, NY 11530-3338
519679495	+ Travelers, PO Box 660307, Dallas, TX 75266-0307
519679499	Virtua Health System, 330 Lippincott Drive, 4th Floor, Marlton, NJ 08053

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 23 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519679457	^ MEBN	Jun 23 2025 20:54:08	Apex Asset Mgmt, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
519679458	Email/Text: bk@avant.com	Jun 23 2025 20:59:00	Avant, LLC, PO Box 1429, Carol Stream, IL 60132-1429
519679461	Email/Text: cfcbackoffice@confinco.com	Jun 23 2025 20:58:00	Celtic Bank/Contfinco, 4550 New Linden Hill Rd, #400, Wilmington, DE 19808
519679486	Email/Text: cfcbackoffice@confinco.com	Jun 23 2025 20:58:00	Reflex, PO Box 6812, Carol Stream, IL 60197-6812
519679496	Email/Text: cfcbackoffice@confinco.com	Jun 23 2025 20:58:00	Verve, PO Box 6812, Carol Stream, IL 60197-6812
519679459	+ EDI: CAPITALONE.COM	Jun 24 2025 00:49:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519734673	EDI: CITICORP	Jun 24 2025 00:49:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519679462	EDI: WFNNB.COM		

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519679463	EDI: WFNNB.COM	Jun 24 2025 00:49:00	Comenity - J. Jill, PO Box 650965, Dallas, TX 75265-0965
519679464	Email/PDF: creditonebknotifications@resurgent.com	Jun 24 2025 00:49:00	Comenity - Ultamate Rewards, PO Box 650964, Dallas, TX 75265-0964
519679465	^ MEBN	Jun 23 2025 21:03:32	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
519679460	Email/Text: BNSFN@capitalsvcs.com	Jun 23 2025 20:58:00	CCS/First National Bank, 500 E. 60th St N, Sioux Falls, SD 57104
519679469	Email/Text: BNSFS@capitalsvcs.com	Jun 23 2025 20:58:00	First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509
519679466	EDI: BLUESTEM	Jun 24 2025 00:49:00	Fingerhut Advantage, PO Box 70281, Philadelphia, PA 19176-0281
519679467	EDI: AMINFOFP.COM	Jun 24 2025 00:49:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
519679471	EDI: IRS.COM	Jun 24 2025 00:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519679475	EDI: SYNC	Jun 24 2025 00:49:00	JTV Preferred Acct/SyncB, PO Box 960061, Orlando, FL 32896-0061
519679472	^ MEBN	Jun 23 2025 20:55:21	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
519679477	EDI: CAPITALONE.COM	Jun 24 2025 00:49:00	Kohl's Payment Center, PO Box 1456, Charlotte, NC 28201-1456
519691678	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2025 21:04:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519704242	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 23 2025 21:03:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519679482	Email/Text: ml-ebn@missionlane.com	Jun 23 2025 20:58:00	Mission Lane LLC, PO Box 23075, Columbus, GA 31902-3075
519679479	Email/Text: Mercury@ebn.phinsolutions.com	Jun 23 2025 20:58:00	Mercury, Card Services, PO Box 70168, Philadelphia, PA 19176-0168
519679480	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 23 2025 21:14:59	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519703888	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 23 2025 20:59:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519679483	Email/Text: bankruptcy@oportun.com	Jun 23 2025 20:58:00	Oportun, PO Box 561240, The Colony, TX 75056-9998
519679484	Email/Text: Bankruptcy.Notices@pnc.com	Jun 23 2025 20:58:00	PNC Bank, 3232 Newmark Dr, Miamisburg, OH 45342
519734405	EDI: PRA.COM	Jun 24 2025 00:49:00	Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519679485	^ MEBN	Jun 23 2025 20:54:15	PSE&G Co, PO Box 14444, New Brunswick, NJ 08906-4444
519702633	+ EDI: JEFFERSONCAP.COM	Jun 24 2025 00:49:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519752757	EDI: Q3G.COM	Jun 24 2025 00:49:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519753678	EDI: Q3G.COM	Jun 24 2025 00:49:00	Quantum3 Group LLC as agent for, Comenity

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519679487	^ MEBN	Jun 23 2025 20:54:29	Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519679488	^ MEBN	Jun 23 2025 20:54:55	Revco Solutions, Inc., PO Box 2589, Columbus, OH 43216-2589
519679491	^ MEBN	Jun 23 2025 20:54:44	Sage Capital Recovery, 401 Minnetonka Rd, Hi-Nella, NJ 08083-2914
519679492	EDI: SYNC	Jun 24 2025 00:49:00	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519679493	+ EDI: SYNC	Jun 24 2025 00:49:00	SyncB/Amazon, PO Box 965060, Orlando, FL 32896-5060
519680264	^ MEBN	Jun 23 2025 20:54:43	SyncB/PPC, PO Box 965005, Orlando, FL 32896-5005
519679494	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 23 2025 20:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519679497	^ MEBN	Jun 23 2025 20:54:59	TBOM/ATLS/Aspire, 5 Concourse Pkwy, Ste 400, Atlanta, GA 30328-9114
			Virtua Health, PO Box 71430, Philadelphia, PA 19176-1426

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519679468	*	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
519679473	*	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
519679474	*	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
519679481	*	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519679498	*+	Virtua Health, PO Box 71430, Philadelphia, PA 19176-1426
519679500	##	Windham Professionals, Inc., 384 Main St, Salem, NH 03079-2412

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name Email Address

Andrew B Finberg

courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

District/off: 0312-1

User: admin

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Andrew B Finberg

on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jennifer R. Gorchow

on behalf of Trustee Andrew B Finberg jgorchow@standingtrustee.com

Richard S. Hoffman, Jr.

on behalf of Debtor Sharon Lynn Wilson rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6